

REPORT OF THE INSPECTOR OF FINANCE.

INCREASING SAVINGS.

Deposits and Depositors—Dividends and Earnings—Accumulations—Investments, and Recommendations.

Through the courtesy of the Hon. Carroll S. Page, State Inspector of Finance, we have before us the advance sheets of his forthcoming report to the Legislature. From it we take a few excerpts, as follows:

"The whole number of deposits in all the savings banks and trust companies in the State at the date of the report, June 30, 1888, was \$1,015,916.81, an increase during the past year of \$710, being \$307 more than there were two years ago.

"There was to the credit of such depositors on the thirtieth day of June last \$10,002,067.36, showing an increase in amount of deposits during the past year of \$1,015,916.81, and in the past two years of \$2,328,104.92.

"Of the total amount of deposits in the different savings banks and trust companies, \$1,188,186.65, being 11.7 per cent, was deposited in the State savings banks, and \$826,729.16, being 81.3 per cent, in the private banks and trust companies. The increase of \$1,188,186.65 as compared with 1887, and of \$1,888,229.90 as compared with 1886, is due to the fact that the State savings banks have received an increase of \$129,373.87 as compared with 1887, and of \$59,574.33 as compared with 1886.

"The average amount to the credit of each depositor is \$288.63, a decrease of \$1.04 as compared with 1887.

"The reports show that \$39,941.83 has been credited to depositors' accounts for interest on deposits, and \$1,015,916.81 has been credited to depositors' accounts for dividends and earnings. The amount of \$39,941.83 is the amount of interest on deposits, and \$1,015,916.81 is the amount of dividends and earnings.

Why the American People are Reformers.

The history of the race and the history of the nations of the earth have been a continuous record of the struggle for the right of the individual to the right of the nation. The history of the race and the history of the nations of the earth have been a continuous record of the struggle for the right of the individual to the right of the nation.

NEWS AND NOTES.

But looking at this matter of (free trade) reading Mr. Cleveland's speech, his letter of acceptance, and his first message, which precipitated this question, his letter of acceptance, which explained the position of the President, and his first message, which explained the position of the President.

The guaranty of surplus received, agreeably to act of 1884, amounted to \$1,015,916.81, an increase of \$710, being \$307 more than there were two years ago.

The amount invested in United States bonds is \$266,610, being a decrease of \$1,850 as compared with 1887, and \$29,400 as compared with 1886.

The savings banks of Vermont are in the hands of our most conservative and substantial business men. They have a record of successful management, and a confidence of our people to such an extent that the average amount to the credit of each depositor is larger than in any other State in the Union.

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FIFTY CENTS A DAY.

Or, A Letter to Workmen, by S. H. Myers, Late Consul to Switzerland and General Agent to Italy.

During a many years' residence in free trade countries I never saw, to my recollection, a piano or an organ in a workman's house. The fact is worthy of notice, and it is worthy of notice in those countries where I lived to our own Government at Washington. I noticed some other things in France, Germany, and Italy, which were worthy of notice in those countries where I lived to our own Government at Washington.

THE HISTORY OF THE RACE.

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